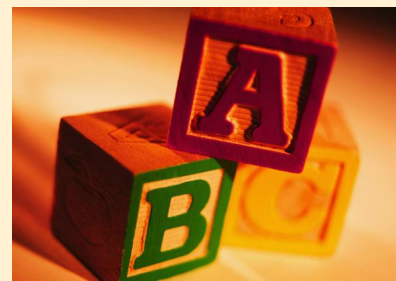


Offering Long Term Care Insurance to Your Employees is as easy as *ABC*!

MEDAmerica
INSURANCE COMPANY
An Excellus Company Home Office: Pittsburgh, PA

GRP11-504-TN





How Does Long-Term Care Insurance Work?

How Do You Get a Claim Paid?

You must be expected to need help for at least 90 days with at least two Activities of Daily Living:



bathing



dressing



transferring



toileting



continence



eating

or Severe Cognitive Impairment



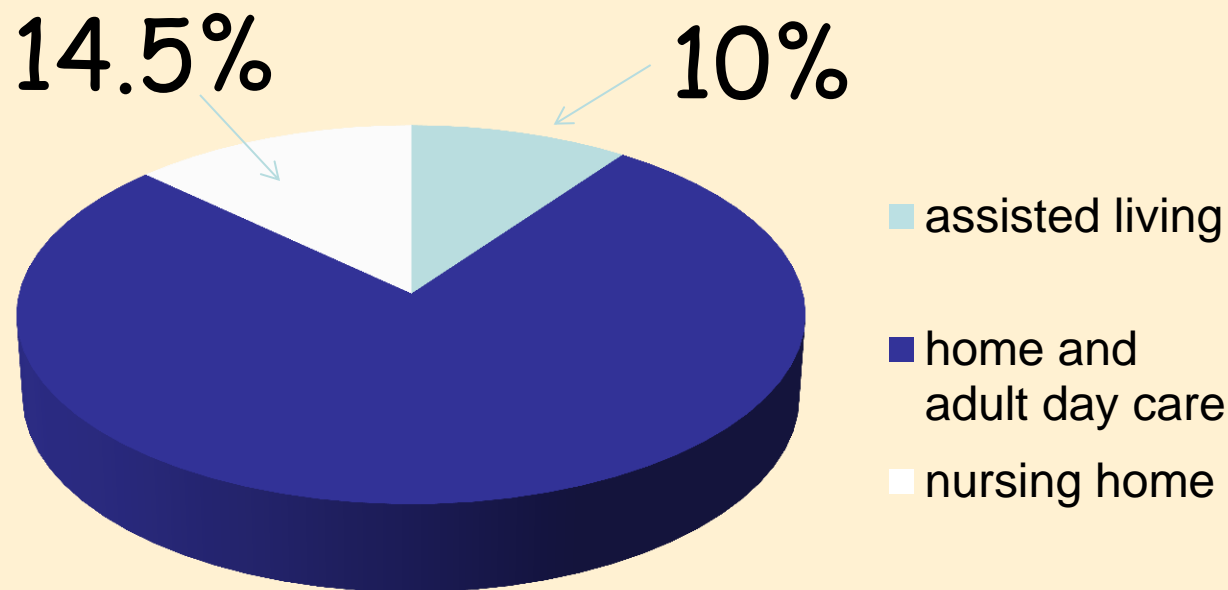
Why Do People Need Long-Term Care?*

* Being expected to need help for at least 90 days with at least two of our daily activities like bathing, dressing, and transferring from one place to another

- Disabling Accident
- Illness
- Stroke
- Cognitive Impairment
- Advanced Age



Where Do People Receive Long-Term Care?



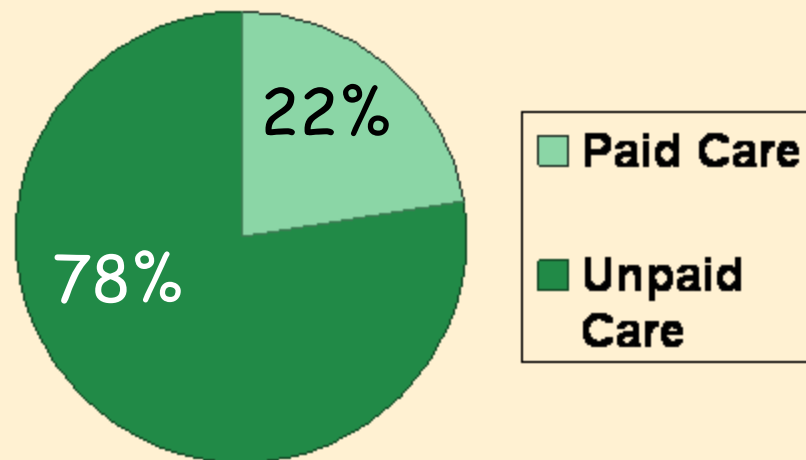
Less than 15% of LTC patients are cared for in a nursing home.*

* Kaye, et al. *Health Affairs* 29:1, January 2010;
AHCA/NCAL January 2011



Who Provides Most Long-Term Care?

- Families provide most care at home*
- Caregivers
 - sometimes have to go part-time or quit work just when income is needed most
 - get sick from not getting enough rest
 - have problems with siblings over who is going to provide care



None of us want
this for our
family.



What Does Long-Term Care Cost in Tennessee?*

- Home Care:\$18/hr

- Assisted Living \$100/day

*Cost of care
can range
from
\$3000
to
\$6000
a month*



*Costs are
expected to
triple in 20
years if
historical
growth
continues!*

- Semi-private Nursing Facility \$175/day
- Private Room Nursing Facility \$200/day

- Adult Day Care \$60/day

* Agency on Healthcare Research and Quality, 2001 (historical trends); LTCI Insurance Carrier Cost of Care Surveys, 2011 (current cost)



Who Pays for Long-Term Care?

- *Not Health Insurance*
- *Not Medicare*
- *Not Medicare Advantage*
- *Not Medicare Supplements*
- *Not Disability Income*

Some Facts About Social Security*

About Social Security and Medicare...

Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more. Medicare does not pay for long-term care, so you may want to consider options for private insurance. Your Social Security covered earnings qualify you for both programs. For more information about Medicare, visit www.medicare.gov or call 1-800-633-4227 (TTY 1-877-486-2048 if you are deaf or hard of hearing).

***As printed in the Social Security Annual Benefit Statement**



Who Pays for Long-Term Care?

- *Medicaid (TennCare)*
 - Spend down assets to \$2,000
 - Spouse keeps half up to \$119,220 max
 - Families can't probate a will without a letter of release from TennCare that no money is owed to pay the state back for LTC
 - Fewer options for care



Protect Your Assets with the Tennessee Long-Term Care Partnership



This is not the State Group Health Insurance PPO Partnership Program.

- Protects assets equal to benefits paid by LTC-TN if you need to turn to the state for help provided you:
 - Bought the optional inflation benefit*; and
 - Meet the functional or cognitive requirements for Medicaid (TennCare in Tennessee) to pay long-term care benefits

* Not required for applicants age 76 and over



Who is Eligible?*

- Actively at work employees 18+
- Retirees drawing a TCRS or Optional Retirement Plan benefit
- Eligible family members
 - Spouse, dependent child 18-26**, parent, parent-in-law, dependent survivor
- No maximum age

* Includes board members and elected officials in certain situations

** Dependent children may keep their coverage for life



One-Time Opportunity for New Hires

Newly hired
Active Employees
are Guaranteed
Acceptance for
90-Days Following
Date of Hire

Medical underwriting application available
outside of the New Hire Enrollment
Period and all the time for spouses and
other eligible family members.





Simple Plans

60% home care

(rate calculator at www.LTC-TN.com;
don't forget 10% spouse discount)

| Age | \$100 Daily Benefit Amount \$109,500 Lifetime Benefit Amount (Minimum 3 years) | | \$100 Daily Benefit Amount \$182,500 Lifetime Benefit Amount (Minimum 5 years) | | \$150 Daily Benefit Amount \$164,250 Lifetime Benefit Amount (Minimum 3 years) | | \$150 Daily Benefit Amount \$273,750 Lifetime Benefit Amount (Minimum 5 years) | | \$200 Daily Benefit Amount \$219,000 Lifetime Benefit Amount (Minimum 3 years) | | \$200 Daily Benefit Amount \$365,000 Lifetime Benefit Amount (Minimum 5 years) | |
|-----|--|-----------|--|-----------|--|-----------|--|-----------|--|-----------|--|-----------|
| | None | Compound* | None | Compound* | None | Compound* | None | Compound* | None | Compound* | None | Compound* |
| 18 | \$3.07 | \$23.43 | \$4.07 | \$33.03 | \$4.62 | \$35.14 | \$6.10 | \$49.54 | \$6.15 | \$46.85 | \$8.13 | \$66.07 |
| 19 | \$3.19 | \$24.14 | \$4.21 | \$34.03 | \$4.77 | \$36.22 | \$6.32 | \$51.05 | \$6.37 | \$48.28 | \$8.42 | \$68.06 |
| 20 | \$3.30 | \$24.91 | \$4.38 | \$35.10 | \$4.95 | \$37.36 | \$6.57 | \$52.66 | \$6.60 | \$49.83 | \$8.76 | \$70.21 |
| 21 | \$3.45 | \$25.74 | \$4.56 | \$36.26 | \$5.16 | \$38.60 | \$6.85 | \$54.38 | \$6.89 | \$51.47 | \$9.14 | \$72.51 |
| 22 | \$3.60 | \$26.61 | \$4.77 | \$37.48 | \$5.40 | \$39.91 | \$7.16 | \$56.23 | \$7.19 | \$53.22 | \$9.56 | \$74.96 |
| 23 | \$3.77 | \$27.53 | \$5.01 | \$38.78 | \$5.64 | \$41.30 | \$7.51 | \$58.18 | \$7.53 | \$55.07 | \$10.02 | \$77.56 |
| 24 | \$3.95 | \$28.51 | \$5.27 | \$40.16 | \$5.93 | \$42.77 | \$7.90 | \$60.23 | \$7.90 | \$57.03 | \$10.53 | \$80.31 |
| 25 | \$4.16 | \$29.55 | \$5.55 | \$41.61 | \$6.24 | \$44.32 | \$8.32 | \$62.41 | \$8.32 | \$59.10 | \$11.10 | \$83.21 |
| 26 | \$4.38 | \$30.63 | \$5.86 | \$43.13 | \$6.58 | \$45.96 | \$8.80 | \$64.70 | \$8.78 | \$61.27 | \$11.73 | \$86.27 |
| 27 | \$4.64 | \$31.77 | \$6.20 | \$44.75 | \$6.96 | \$47.67 | \$9.31 | \$67.12 | \$9.27 | \$63.56 | \$12.42 | \$89.49 |
| 28 | \$4.91 | \$32.98 | \$6.58 | \$46.44 | \$7.36 | \$49.47 | \$9.88 | \$69.65 | \$9.82 | \$65.95 | \$13.17 | \$92.87 |
| 29 | \$5.21 | \$34.23 | \$6.99 | \$48.20 | \$7.81 | \$51.35 | \$10.49 | \$72.31 | \$10.41 | \$68.46 | \$13.99 | \$96.41 |
| 30 | \$5.54 | \$35.56 | \$7.44 | \$50.06 | \$8.29 | \$53.33 | \$11.17 | \$75.10 | \$11.06 | \$71.10 | \$14.89 | \$100.13 |
| 31 | \$5.89 | \$36.93 | \$7.93 | \$52.01 | \$8.84 | \$55.39 | \$11.90 | \$78.01 | \$11.78 | \$73.87 | \$15.86 | \$104.01 |
| 32 | \$6.28 | \$38.38 | \$8.46 | \$54.04 | \$9.41 | \$57.56 | \$12.70 | \$81.07 | \$12.56 | \$76.75 | \$16.93 | \$108.10 |
| 33 | \$6.70 | \$39.88 | \$9.05 | \$56.17 | \$10.05 | \$59.83 | \$13.57 | \$84.27 | \$13.40 | \$79.78 | \$18.10 | \$112.36 |
| 34 | \$7.16 | \$41.47 | \$9.69 | \$58.41 | \$10.74 | \$62.21 | \$14.52 | \$87.62 | \$14.33 | \$82.94 | \$19.38 | \$116.83 |
| 35 | \$7.67 | \$43.13 | \$10.37 | \$60.75 | \$11.49 | \$64.70 | \$15.56 | \$91.13 | \$15.33 | \$86.27 | \$20.75 | \$121.51 |
| 36 | \$8.22 | \$44.88 | \$11.13 | \$63.21 | \$12.31 | \$67.30 | \$16.69 | \$94.81 | \$16.42 | \$89.74 | \$22.24 | \$126.41 |
| 37 | \$8.80 | \$46.70 | \$11.95 | \$65.77 | \$13.21 | \$70.03 | \$17.91 | \$98.66 | \$17.60 | \$93.38 | \$23.88 | \$131.55 |
| 38 | \$9.45 | \$48.59 | \$12.83 | \$68.46 | \$14.17 | \$72.89 | \$19.24 | \$102.67 | \$18.89 | \$97.19 | \$25.65 | \$136.90 |
| 39 | \$10.14 | \$50.58 | \$13.78 | \$71.25 | \$15.21 | \$75.88 | \$20.66 | \$106.87 | \$20.28 | \$101.17 | \$27.55 | \$142.51 |
| 40 | \$10.88 | \$52.66 | \$14.78 | \$74.15 | \$16.33 | \$78.99 | \$22.18 | \$111.24 | \$21.78 | \$105.31 | \$29.58 | \$148.32 |
| 41 | \$11.73 | \$54.87 | \$15.94 | \$77.27 | \$17.59 | \$82.32 | \$23.91 | \$115.91 | \$23.45 | \$109.75 | \$31.88 | \$154.54 |
| 42 | \$12.64 | \$57.19 | \$17.17 | \$80.54 | \$18.95 | \$85.79 | \$25.77 | \$120.81 | \$25.27 | \$114.39 | \$34.36 | \$161.07 |
| 43 | \$13.61 | \$59.62 | \$18.53 | \$83.97 | \$20.42 | \$89.43 | \$27.78 | \$125.94 | \$27.22 | \$119.24 | \$37.04 | \$167.92 |
| 44 | \$14.65 | \$62.14 | \$19.96 | \$87.54 | \$21.97 | \$93.22 | \$29.94 | \$131.31 | \$29.30 | \$124.29 | \$39.92 | \$175.08 |
| 45 | \$15.74 | \$64.75 | \$21.49 | \$91.29 | \$23.61 | \$97.14 | \$32.23 | \$136.92 | \$31.47 | \$129.52 | \$42.98 | \$182.56 |
| 46 | \$16.81 | \$67.38 | \$22.96 | \$94.97 | \$25.21 | \$101.06 | \$34.42 | \$142.44 | \$33.62 | \$134.75 | \$45.90 | \$189.92 |
| 47 | \$18.01 | \$70.17 | \$24.60 | \$98.90 | \$27.01 | \$105.26 | \$36.89 | \$148.38 | \$36.02 | \$140.35 | \$49.19 | \$197.81 |
| 48 | \$19.32 | \$73.14 | \$26.39 | \$103.06 | \$28.98 | \$109.69 | \$39.59 | \$154.60 | \$38.64 | \$146.26 | \$52.78 | \$206.13 |
| 49 | \$20.75 | \$76.26 | \$28.35 | \$107.47 | \$31.12 | \$114.39 | \$42.52 | \$161.20 | \$41.50 | \$152.52 | \$56.71 | \$214.93 |
| 50 | \$22.31 | \$79.57 | \$30.50 | \$112.13 | \$33.46 | \$119.35 | \$45.75 | \$168.19 | \$44.62 | \$159.15 | \$60.98 | \$224.26 |

How to Evaluate the Value of Your Long-Term Care Insurance Plan with a 5% Compound Inflation Factor

Instructions:

Multiply your premium x 12 x 30 (years) and compare that answer to the benefits in year 30 below for the 3 or 5 year benefit plan you are considering.*

Monthly premium \$ _____ x 12 x 30 = \$ _____ total premium paid after 30 years.



| Year | Daily Benefit | Daily Benefit x 3 yrs. | Daily Benefit x 5 yrs. | Daily Benefit | Daily Benefit x 3 yrs. | Daily Benefit x 5 yrs. | Daily Benefit | Daily Benefit x 3 yrs. | Daily Benefit x 5 yrs. |
|------|---------------|---------------------------|---------------------------|---------------|---------------------------|---------------------------|---------------|---------------------------|---------------------------|
| 1 | \$100.00 | \$109,500.00 | \$182,500.00 | \$150.00 | \$164,250.00 | \$273,750.00 | \$200.00 | \$219,000.00 | \$365,000.00 |
| 2 | \$105.00 | \$114,975.00 | \$191,625.00 | \$157.50 | \$172,462.50 | \$287,437.50 | \$210.00 | \$229,950.00 | \$383,250.00 |
| 3 | \$110.25 | \$120,723.75 | \$201,206.25 | \$165.38 | \$181,085.63 | \$301,809.38 | \$220.50 | \$241,447.50 | \$402,412.50 |
| 4 | \$115.76 | \$126,759.94 | \$211,266.56 | \$173.64 | \$190,139.91 | \$316,899.84 | \$231.53 | \$253,519.88 | \$422,533.13 |
| 5 | \$121.55 | \$133,097.93 | \$221,829.89 | \$182.33 | \$199,646.90 | \$332,744.84 | \$243.10 | \$266,195.87 | \$443,659.78 |
| 6 | \$127.63 | \$139,752.83 | \$232,921.39 | \$191.44 | \$209,629.25 | \$349,382.08 | \$255.26 | \$279,505.66 | \$465,842.77 |
| 7 | \$134.01 | \$146,740.47 | \$244,567.45 | \$201.01 | \$220,110.71 | \$366,851.18 | \$268.02 | \$293,480.95 | \$489,134.91 |
| 8 | \$140.71 | \$154,077.50 | \$256,795.83 | \$211.07 | \$231,116.24 | \$385,193.74 | \$281.42 | \$308,154.99 | \$513,591.65 |
| 9 | \$147.75 | \$161,781.37 | \$269,635.62 | \$221.62 | \$242,672.06 | \$404,453.43 | \$295.49 | \$323,562.74 | \$539,271.24 |
| 10 | \$155.13 | \$169,870.44 | \$283,117.40 | \$232.70 | \$254,805.66 | \$424,676.10 | \$310.27 | \$339,740.88 | \$566,234.80 |
| 11 | \$162.89 | \$178,363.96 | \$297,273.27 | \$244.33 | \$267,545.94 | \$445,909.90 | \$325.78 | \$356,727.92 | \$594,546.54 |
| 12 | \$171.03 | \$187,282.16 | \$312,136.93 | \$256.55 | \$280,923.24 | \$468,205.40 | \$342.07 | \$374,564.32 | \$624,273.87 |
| 13 | \$179.59 | \$196,646.27 | \$327,743.78 | \$269.38 | \$294,969.40 | \$491,615.67 | \$359.17 | \$393,292.54 | \$655,487.56 |
| 14 | \$188.56 | \$206,478.58 | \$344,130.97 | \$282.85 | \$309,717.87 | \$516,196.45 | \$377.13 | \$412,957.16 | \$688,261.94 |
| 15 | \$197.99 | \$216,802.51 | \$361,337.52 | \$296.99 | \$325,203.77 | \$542,006.28 | \$395.99 | \$433,605.02 | \$722,675.03 |
| 16 | \$207.89 | \$227,642.64 | \$379,404.39 | \$311.84 | \$341,463.95 | \$569,106.59 | \$415.79 | \$455,285.27 | \$758,808.79 |
| 17 | \$218.29 | \$239,024.77 | \$398,374.61 | \$327.43 | \$358,537.15 | \$597,561.92 | \$436.57 | \$478,049.53 | \$796,749.22 |
| 18 | \$229.20 | \$250,976.01 | \$418,293.34 | \$343.80 | \$376,464.01 | \$627,440.01 | \$458.40 | \$501,952.01 | \$836,586.69 |
| 19 | \$240.66 | \$263,524.81 | \$439,208.01 | \$360.99 | \$395,287.21 | \$658,812.02 | \$481.32 | \$527,049.61 | \$878,416.02 |
| 20 | \$252.70 | \$276,701.05 | \$461,168.41 | \$379.04 | \$415,051.57 | \$691,752.62 | \$505.39 | \$553,402.09 | \$922,336.82 |
| 21 | \$265.33 | \$290,536.10 | \$484,226.83 | \$397.99 | \$435,804.15 | \$726,340.25 | \$530.66 | \$581,072.20 | \$968,453.66 |
| 22 | \$278.60 | \$305,062.90 | \$508,438.17 | \$417.89 | \$457,594.36 | \$762,657.26 | \$557.19 | \$610,125.81 | \$1,016,876.35 |
| 23 | \$292.53 | \$320,316.05 | \$533,860.08 | \$438.79 | \$480,474.07 | \$800,790.12 | \$585.05 | \$640,632.10 | \$1,067,720.16 |
| 24 | \$307.15 | \$336,331.85 | \$560,553.09 | \$460.73 | \$504,497.78 | \$840,829.63 | \$614.30 | \$672,663.70 | \$1,121,106.17 |
| 25 | \$322.51 | \$353,148.44 | \$588,580.74 | \$483.76 | \$529,722.67 | \$882,871.11 | \$645.02 | \$706,296.89 | \$1,177,161.48 |
| 26 | \$338.64 | \$370,805.87 | \$618,009.78 | \$507.95 | \$556,208.80 | \$927,014.67 | \$677.27 | \$741,611.73 | \$1,236,019.55 |
| 27 | \$355.57 | \$389,346.16 | \$648,910.27 | \$533.35 | \$584,019.24 | \$973,365.40 | \$711.13 | \$778,692.32 | \$1,297,820.53 |
| 28 | \$373.35 | \$408,813.47 | \$681,355.78 | \$560.02 | \$613,220.20 | \$1,022,033.67 | \$746.69 | \$817,626.93 | \$1,362,711.56 |
| 29 | \$392.01 | \$429,254.14 | \$715,423.57 | \$588.02 | \$643,881.21 | \$1,073,135.35 | \$784.03 | \$858,508.28 | \$1,430,847.14 |
| 30 | \$411.61 | \$450,716.85 | \$751,194.75 | \$617.42 | \$676,075.27 | \$1,126,792.12 | \$823.23 | \$901,433.70 | \$1,502,389.49 |

*Premiums are designed to remain level throughout the term of payment. This means that your premium will not change in the future based on your age or health. Premiums can only increase if there is a rate increase on the entire group of policyholders.

| Age | \$100 Daily Benefit Amount \$109,500 Lifetime Benefit Amount (Minimum 3 years) | | \$100 Daily Benefit Amount \$182,500 Lifetime Benefit Amount (Minimum 5 years) | | \$150 Daily Benefit Amount \$164,250 Lifetime Benefit Amount (Minimum 3 years) | | \$150 Daily Benefit Amount \$273,750 Lifetime Benefit Amount (Minimum 5 years) | | \$200 Daily Benefit Amount \$219,000 Lifetime Benefit Amount (Minimum 3 years) | | \$200 Daily Benefit Amount \$365,000 Lifetime Benefit Amount (Minimum 5 years) | |
|-----|--|-----------|--|-----------|--|-----------|--|-----------|--|-----------|--|-----------|
| | None | Compound* | None | Compound* | None | Compound* | None | Compound* | None | Compound* | None | Compound* |
| | | | | | | | | | | | | |
| 18 | \$3.07 | \$23.43 | \$4.07 | \$33.03 | \$4.62 | \$35.14 | \$6.10 | \$49.54 | \$6.15 | \$46.85 | \$8.13 | \$66.07 |
| 19 | \$3.19 | \$24.14 | \$4.21 | \$34.03 | \$4.77 | \$36.22 | \$6.32 | \$51.05 | \$6.37 | \$48.28 | \$8.42 | \$68.06 |
| 20 | \$3.30 | \$24.91 | \$4.38 | \$35.10 | \$4.95 | \$37.36 | \$6.57 | \$52.66 | \$6.60 | \$49.83 | \$8.76 | \$70.21 |
| 21 | \$3.45 | \$25.74 | \$4.56 | \$36.26 | \$5.16 | \$38.60 | \$6.85 | \$54.38 | \$6.89 | \$51.47 | \$9.14 | \$72.51 |
| 22 | \$3.60 | \$26.61 | \$4.77 | \$37.48 | \$5.40 | \$39.91 | \$7.16 | \$56.23 | \$7.19 | \$53.22 | \$9.56 | \$74.96 |
| 23 | \$3.77 | \$27.53 | \$5.01 | \$38.78 | \$5.64 | \$41.30 | \$7.51 | \$58.18 | \$7.53 | \$55.07 | \$10.02 | \$77.56 |
| 24 | \$3.95 | \$28.51 | \$5.27 | \$40.16 | \$5.93 | \$42.77 | \$7.90 | \$60.23 | \$7.90 | \$57.03 | \$10.53 | \$80.31 |
| 25 | \$4.16 | \$29.55 | \$5.55 | \$41.61 | \$6.24 | \$44.32 | \$8.32 | \$62.41 | \$8.32 | \$59.10 | \$11.10 | \$83.21 |
| 26 | \$4.38 | \$30.63 | \$5.86 | \$43.13 | \$6.58 | \$45.96 | \$8.80 | \$64.70 | \$8.78 | \$61.27 | \$11.73 | \$86.27 |
| 27 | \$4.64 | \$31.77 | \$6.20 | \$44.75 | \$6.96 | \$47.67 | \$9.31 | \$67.12 | \$9.27 | \$63.56 | \$12.42 | \$89.49 |
| 28 | \$4.91 | \$32.98 | \$6.58 | \$46.44 | \$7.36 | \$49.47 | \$9.88 | \$69.65 | \$9.82 | \$65.95 | \$13.17 | \$92.87 |
| 29 | \$5.21 | \$34.23 | \$6.99 | \$48.20 | \$7.81 | \$51.35 | \$10.49 | \$72.31 | \$10.41 | \$68.46 | \$13.99 | \$96.41 |
| 30 | \$5.54 | \$35.56 | \$7.44 | \$50.06 | \$8.29 | \$53.33 | \$11.17 | \$75.10 | \$11.06 | \$71.10 | \$14.89 | \$100.13 |
| 31 | \$5.89 | \$36.93 | \$7.93 | \$52.01 | \$8.84 | \$55.39 | \$11.90 | \$78.01 | \$11.78 | \$73.87 | \$15.86 | \$104.01 |
| 32 | \$6.28 | \$38.38 | \$8.46 | \$54.04 | \$9.41 | \$57.56 | \$12.70 | \$81.07 | \$12.56 | \$76.75 | \$16.93 | \$108.10 |
| 33 | \$6.70 | \$39.88 | \$9.05 | \$56.17 | \$10.05 | \$59.83 | \$13.57 | \$84.27 | \$13.40 | \$79.78 | \$18.10 | \$112.36 |
| 34 | \$7.16 | \$41.47 | \$9.69 | \$58.41 | \$10.74 | \$62.21 | \$14.52 | \$87.62 | \$14.33 | \$82.94 | \$19.38 | \$116.83 |
| 35 | \$7.67 | \$43.13 | \$10.37 | \$60.75 | \$11.49 | \$64.70 | \$15.56 | \$91.13 | \$15.33 | \$86.27 | \$20.75 | \$121.51 |
| 36 | \$8.22 | \$44.88 | \$11.13 | \$63.21 | \$12.31 | \$67.30 | \$16.69 | \$94.81 | \$16.42 | \$89.74 | \$22.24 | \$126.41 |
| 37 | \$8.80 | \$46.70 | \$11.95 | \$65.77 | \$13.21 | \$70.03 | \$17.91 | \$98.66 | \$17.60 | \$93.38 | \$23.88 | \$131.55 |
| 38 | \$9.45 | \$48.59 | \$12.83 | \$68.46 | \$14.17 | \$72.89 | \$19.24 | \$102.67 | \$18.89 | \$97.19 | \$25.65 | \$136.90 |
| 39 | \$10.14 | \$50.58 | \$13.78 | \$71.25 | \$15.21 | \$75.88 | \$20.66 | \$106.87 | \$20.28 | \$101.17 | \$27.55 | \$142.51 |
| 40 | \$10.88 | \$52.66 | \$14.78 | \$74.15 | \$16.33 | \$78.99 | \$22.18 | \$111.24 | \$21.78 | \$105.31 | \$29.58 | \$148.32 |
| 41 | \$11.73 | \$54.87 | \$15.94 | \$77.27 | \$17.59 | \$82.32 | \$23.91 | \$115.91 | \$23.45 | \$109.75 | \$31.88 | \$154.54 |
| 42 | \$12.64 | \$57.19 | \$17.17 | \$80.54 | \$18.95 | \$85.79 | \$25.77 | \$120.81 | \$25.27 | \$114.39 | \$34.36 | \$161.07 |
| 43 | \$13.61 | \$59.62 | \$18.53 | \$83.97 | \$20.42 | \$89.43 | \$27.78 | \$125.94 | \$27.22 | \$119.24 | \$37.04 | \$167.92 |
| 44 | \$14.65 | \$62.14 | \$19.96 | \$87.54 | \$21.97 | \$93.22 | \$29.94 | \$131.31 | \$29.30 | \$124.29 | \$39.92 | \$175.08 |
| 45 | \$15.74 | \$64.75 | \$21.49 | \$91.29 | \$23.61 | \$97.14 | \$32.23 | \$136.92 | \$31.47 | \$129.52 | \$42.98 | \$182.56 |
| 46 | \$16.81 | \$67.38 | \$22.96 | \$94.97 | \$25.21 | \$101.06 | \$34.42 | \$142.44 | \$33.62 | \$134.75 | \$45.90 | \$189.92 |
| 47 | \$18.01 | \$70.17 | \$24.60 | \$98.90 | \$27.01 | \$105.26 | \$36.89 | \$148.38 | \$36.02 | \$140.35 | \$49.19 | \$197.81 |
| 48 | \$19.32 | \$73.14 | \$26.39 | \$103.06 | \$28.98 | \$109.69 | \$39.59 | \$154.60 | \$38.64 | \$146.26 | \$52.78 | \$206.13 |
| 49 | \$20.75 | \$76.26 | \$28.35 | \$107.47 | \$31.12 | \$114.39 | \$42.52 | \$161.20 | \$41.50 | \$152.52 | \$56.71 | \$214.93 |
| 50 | \$22.31 | \$79.57 | \$30.50 | \$112.13 | \$33.46 | \$119.35 | \$45.75 | \$168.19 | \$44.62 | \$159.15 | \$60.98 | \$224.26 |
| 51 | \$24.02 | \$83.02 | \$32.84 | \$117.09 | \$35.99 | \$124.64 | \$49.33 | \$175.55 | \$48.01 | \$166.17 | \$65.69 | \$234.11 |



Quick Payback (2 months in 30 yrs)*



Premium

$$\begin{array}{r} \$107 \\ \times 12 \\ \hline \$1,284 \\ \times 30 \\ \hline \$38,520 \end{array}$$

Benefit in 30 Years

$$\begin{array}{l} \$600 \text{ per day} \times 1,095 \text{ days} \\ = \\ \$657,000 \text{ benefit pool} \end{array}$$

$$\begin{array}{l} \text{Payback} = < 3 \text{ months} \\ (\$38,520 \div \$600 = 64 \text{ days}) \end{array}$$

**Age 55 with 10% spouse discount: \$150 Daily Benefit;
3 year Benefit Period; 5% compound inflation for life**

***exclusive of a class rate increase**



How Much Does Long-Term Care Insurance Cost?

SAMPLE MONTHLY PREMIUMS

| Age 50 | \$150 daily benefit, 3 year benefit period, 5% compound inflation (qualifies for TN LTC Partnership) | | | |
|-----------------|---|----------|-----------|----------|
| | Best Married Rate | | Single | |
| | Male | Female | Male | Female |
| Genworth | \$332.69 | | \$454.31 | \$748.31 |
| John Hancock | \$330.69 | \$496.03 | \$472.41 | \$708.62 |
| Mutual of Omaha | \$186.80 | \$321.97 | \$266.85 | \$459.94 |
| Mass Mutual | \$253.78 | | \$362.54 | |
| LTC-TN | \$ 107.42 | | \$ 119.36 | |



LTC Insurance Payable Through HSA*

| Attained age before close of taxable year | LTC Insurance premium payable through HSA |
|---|---|
| 40 or less | \$390 |
| 41 - 50 | \$730 |
| 51 - 60 | \$1,460 |
| 61 - 70 | \$3,900 |
| 71+ | \$4,870 |

- These amounts increase each January. They also count as a medical expense which usually works best with older policyholders. Medical expenses in excess of 7.5% of adjustable gross income for people age 65+ in 2016 (10% 2017) are deductible.



How Does Long-Term Care Insurance Work?



Guaranteed Renewable - PORTABLE
Same benefits, same premium

Policy can't be cancelled as long as you pay
your premium in a timely manner





Re-Education Process for State and Higher Education

- Announcement letter to all employees that the employer is conducting a re-education of the LTC insurance plan with group meetings and personal consultations
- Two reminder emails
- Group meetings with opportunity to sign up for a personal telephone consultation on Mondays and Fridays





Re-Education Process for State and Higher Education

- New hires have 90 days to enroll with no health questions
- Full-time employees (30+ hours), spouses, eligible family members and retirees can apply anytime with full underwriting





How Do Employees Enroll in LTC-TN?

- Website (www.LTC-TN.com)
 - Rate calculator and electronic signature
 - Employees must fax payroll deduction authorization form for spouse in your handout to 615-590-0307
- Request an enrollment kit with a paper application from your agency benefit coordinator, or e-mail info@ltcconsultants.com
- Each person completes an application
- Eligible family members can live anywhere in the United States to apply for coverage



What if Employees Have Questions or Need Help?

www.gotltci.com/ltciconsultations/LTC-TN



Personal Tele-Consultation Schedule

These sessions are free of charge with no obligation to buy insurance. They are conducted by licensed insurance agents who are not paid a commission on your decision to enroll in the LTC-TN plan.

Please download these documents prior to your consultation if you do not have them already:

1. [Lifestyle Insurance/New Hire brochure \(PDF\)](#)
2. [LTC-TN Benefit Brochure \(PDF\)](#)
3. [Rate Sheet \(PDF\)](#)

Please note: Name, Employer, Email, and Phone are **required** for registration to be processed.

PLEASE CHOOSE A DATE BELOW TO SIGN UP

January 2016

- [Monday, January 4th](#)
- [Friday, January 8th](#)
- [Monday, January 11th](#)
- [Friday, January 15th](#)

February 2016

- [Monday, February 1st](#)
- [Friday, February 5th](#)
- [Monday, February 8th](#)
- [Friday, February 12th](#)

March 2016

- [Friday, March 4th](#)
- [Monday, March 7th](#)
- [Friday, March 11th](#)
- [Monday, March 14th](#)

Spouse and family members anywhere in the U.S. are welcome to be on the call!

More info?
Lawrence Vivenzio,
LTC Consultants
888-400-1118, X120
8-5 CST
lawrence@ltcconsultants.com



Sign up for more info on how to re-educate:

www.gotltci.com/ltciconsultations/LTC-TN

